
TOO GOOD TO BE TRUE....

A Column on Consumer Issues
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Eight Ways To Avoid Being Ripped Off

Consumers today face a mind-boggling barrage of scams promoted by con artists using the electronic and print media, telephone, door-to-door solicitations, and the mail. These con artists are not only slick, but they are also quick. Often they move around too fast for law enforcement to catch them. The best defense is a good offense. Don't give your money to a con artist in the first place. Here are some tips to help you avoid being the victim of a scam:

1. **Be skeptical.** Don't let promises of huge earnings, free prizes or huge discounts overpower your better judgment. If you are not familiar with the company making such offers to you, ask for references, and ask a lot of questions. Make them earn your trust; don't give it to them and remember con artists make their living by making people trust them. If the "deal" sounds too good to be true, it probably is.
2. **Compare prices.** The best way to find out if you are getting a good deal is to see what a company's competitor charges. What is "on sale" at one store may be "regular price" at another. Get several written estimates if you need service work done, especially on major repairs.
3. **Get it in writing.** If a salesperson makes promises or representations about a product, get them in writing. Otherwise, it is your word against the sales person's.
4. **Read everything.** Read and understand what you are signing before you sign it. Tell the salesperson that you will not sign a contract or sales agreement until you have had a chance to read it, even if that means waiting until the next day. Any legitimate salesperson will give you the extra time and not demand an immediate commitment. Keep copies of all receipts and sales slips.
5. **Keep personal information private.** Do not give credit card numbers, bank account numbers or personal information – even blank copies of your business stationary – to any strangers. This information can be used to process phony transactions to steal from you. Do not fall victim to phony "surveys" often done by telephone, which are simply a con artist's way to get personal information to steal from your wallet.
6. **Consider what you will do if you have problems.** What will you do if a product does not perform as advertised? You may have to pay postage on

returned mail-order merchandise. The company may also charge a restocking fee or only give you credit toward another purchase. Buying locally may be your best bet. A mail-order firm based out of state may be less responsive to your complaints. Remember, no law requires a business to give you a cash refund on a sale, or for that matter, require the business to allow you to return the product at all. Check a company's return, warranty or repair policy before you buy, not after you have problems.

7. **Don't believe empty promises.** Overused retail phrases such as "lifetime warranty" and "guaranteed" mean nothing if the business is not sound, legitimate and responsive to your needs. If the company goes out of business, you will have little recourse.
8. **Check the reputation.** A good consumer checks the reputation of retailers and service providers before buying from them. Call the North Dakota Attorney General's Consumer Protection Division at 1-800-472-2600 to check out the complaint history of a company. Ask for references from past customers and watch out for any salesperson reluctant to provide references.

These are only eight ways to protect you as a consumer. There are many more, the most important one being – use common sense. If you do your research before the sale, you will lessen the problems you might encounter after the sale.

The Attorney General's Consumer Protection Division investigates allegations of fraud in the marketplace. Investigators also mediate individual complaints against businesses. If you have a consumer problem or question, call the Consumer Protection Division at 328-3404, toll-free at 1-800-472-2600, or 1-800-366-6888 (w/TTY). This article and other consumer information is located on our website at www.ag.state.nd.us.

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